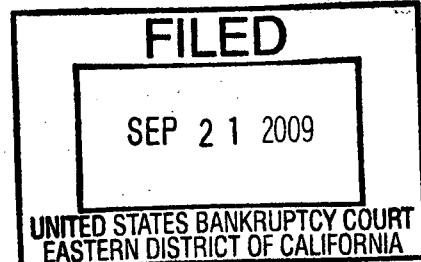


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September 17, 2009



United States Bankruptcy Court
Eastern District of California
501 I. Street, Suite 3-200
Sacramento, CA 95814

Subject: Chapter 7 Bankruptcy, Case Number 09-37260-C-7,
Objection to Dischargability

To Whom It May Concern:

I am requesting that the U.S. Bankruptcy Court not discharge the debt reported by James A. Walker related to professional legal services and a Retainer Agreement with Senior Care Advocates for Long-Term Care Benefit Services. A fee of \$15,000.00 was paid from the bank account of Dorothy D. Gerth to Senior Care Advocates related to a promotion from James A. Walker who was acting as legal counsel for her trust.

In 2003, my mother, Dorothy D. Gerth, had a major debilitating stroke and resides in an assisted care facility for dementia services in Carmichael, California. At that time, her records showed that her lawyer, James A. Walker, had prepared her trust in 1998 which named me as her attorney-in-fact with a durable power of attorney for property. I met with Mr. Walker in his Loomis CA offices to review my mother's medical condition and for legal assistance. At that meeting, he identified himself as the "Elder Law Attorney" for his Senior Care Advocates and promoted services which I believed to be part of his legal practice that would provide my mother with long-term legal assistance she would be in need of. (Copy of business card is attached)

This retainer fee was paid in good faith that the services my mother would need to insure her long-term care needs would receive the necessary resources from Mr. Walker.

Last month, my mother and I received a solicitation advertisement from James Walker, Elder Law Offices, at 680 Sunrise Ave., Roseville CA for "Long Term Care Benefits: At-Home, assisted living, nursing home, veterans benefits...Thousands of satisfied clients since 1991." It appears that he is still in business and available to provide services.

Also, I have not received a response to a certified letter sent on August 31, 2009 to Thomas A. Acaituno requesting the return of all records held by the trustee in Mr. Walker's case.

Sincerely,
Deborah G. Mattos
Deborah G. Mattos
1015 K. St, Suite 200
Sacramento, CA 95814

Protecting Assets, Delivering Peace of Mind.



SENIOR CARE ADVOCATESTM INC.

James Walker
Elder Law Attorney



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Please Mail All Correspondence To The Above Address